

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Carl Hauser, Jr.  
Wendy Ann Hauser  
Debtors

Case No. 18-00502-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db/jdb +James Carl Hauser, Jr., Wendy Ann Hauser, 2112 Long Run Road, Leighton, PA 18235-9436  
5020871 +Apothaker Scian, P.C., 520 Fellowship Rd, Suite C306, Mount Laurel, NJ 08054-3410  
5020873 +Blue Mountain Health, 135 Lafayette Ave, Palmerton, PA 18071-1518  
5020878 +DSNB/Macys, PO Box 8218, Monroe, OH 45050  
5020879 +Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
5020880 +Focus Receivables Manage, 1130 NorthChase, STE 150, Marietta, GA 30067-6429  
5020881 +Helaine Barclay, 2640 S. W. 30th St., Apt. 41A, Allentown, PA 18103-7337  
5020882 +Helaine M. Barclay, 2640 S. W. 30th St., Apt 41A, Allentown, PA 18103-7337  
5020883 +Hershey Medical Center, 500 University Drive, Hershey, PA 17033-2391  
5020885 +Lehigh Valley EDU CU, PO Box 4388, Allentown, PA 18105-4388  
5020887 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733  
5020889 +Select Portfolio Servicing, 3815 S. West Temple, STE 2000, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+E-mail/Text: wschwab@iq7technology.com May 31 2018 19:17:44 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Leighton, PA 18235-0056  
cr EDI: BECKLEE.COM May 31 2018 23:23:00 American Express Travel Related Services Company,I,  
c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
5020872 +EDI: CINGMIDLAND.COM May 31 2018 23:23:00 AT&T Mobility, PO Box 537104,  
Atlanta, GA 30353-7104  
5047195 EDI: BECKLEE.COM May 31 2018 23:23:00 American Express Travel Related Services Company,,  
Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5020874 +EDI: CAPITALONE.COM May 31 2018 23:23:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
5020875 +EDI: CHASE.COM May 31 2018 23:23:00 Chase/Bank One Card Service, PO Box 15298,  
Wilmington, DE 19850-5298  
5020876 +EDI: RCSFNBMARIN.COM May 31 2018 23:23:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
5020877 EDI: DISCOVER.COM May 31 2018 23:23:00 Discover Financial Services LLC, Po Box 15316,  
Wilmington, DE 19850  
5020884 +EDI: CBSKOHL'S.COM May 31 2018 23:23:00 Kohls Department Store, PO Box 3115,  
Milwaukee, WI 53201-3115  
5021131 +EDI: PRA.COM May 31 2018 23:23:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5020890 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
5020891 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/American Eagle, PO Box 965005,  
Orlando, FL 32896-5005  
5020892 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/JCPenney, Po Box 965007,  
Orlando, FL 32896-5007  
5020893 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/OldNavy, PO Box 965005, Orlando, FL 32896-5005  
5020894 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/TJX COS, PO Box 965005, Orlando, FL 32896-5005  
5020895 +EDI: RMSC.COM May 31 2018 23:23:00 SYNCB/WalMart, PO Box 965024, Orlando, FL 32896-5024  
5020888 +EDI: DRIV.COM May 31 2018 23:23:00 Santander Consumer, USA, P.O. Box 961245,  
Fort Worth, TX 76161-0244

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5020886\* +Lehigh Valley EDU CU, PO Box 4388, Allentown, PA 18105-4388

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL4 Trust, Mortgage-Backed Notes, Series 2015-RPL4 bkgroup@kmlawgroup.com  
Jason M Rapa on behalf of Debtor 2 Wendy Ann Hauser jrapa@rapalegal.com, ssprouse@rapalegal.com;mhine@rapalegal.com  
Jason M Rapa on behalf of Debtor 1 James Carl Hauser, Jr. jrapa@rapalegal.com, ssprouse@rapalegal.com;mhine@rapalegal.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com, wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

**Information to identify the case:**Debtor 1 **James Carl Hauser Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2714**

EIN --\_-----

Debtor 2 **Wendy Ann Hauser**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2489**

EIN --\_-----

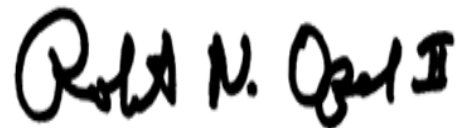
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-00502-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Carl Hauser Jr.

Wendy Ann Hauser

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

May 31, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**